

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: : Case No.: 18-20912-cmb  
Jessica N. Cyphert, :  
Debtor : Chapter 13  
Jessica N. Cyphert, :  
Movant : Related to Doc. No. 86  
Vs. :  
MidFirst Bank & :  
Ronda J. Winnecour, Trustee : **ENTERED BY DEFAULT**  
Respondents :

**FINAL MORTGAGE MODIFICATION ORDER**

On July 11, 2023, the above named Debtor and Respondent, MidFirst Bank ("Creditor") entered into a final modification (the "Final Modification"), **OUTSIDE OF the Court's Loss Mitigation Program (LMP)**, with respect to the First mortgage on the Debtor's residence. The terms of the Modification require monthly payments in the amount of \$1,748.18 with the first payment due on July 1, 2023 and to continue in that amount for each month therefore until further notice of court.

**AND NOW**, this 2nd day of August, 2023, for the foregoing reasons it is hereby **ORDERED, ADJUDGED and DECREED** that: (1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor in accordance with this Modification Agreement.

  
UNITED STATES BANKRUPTCY COURT **dmr**

Case administrator to serve:  
Debtor  
Counsel for Debtor  
[Counsel for Creditor]  
Ronda J. Winnecour, Esq. Ch 13 Trustee

FILED  
8/2/23 8:40 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Jessica N. Cyphert  
Debtor

Case No. 18-20912-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 02, 2023

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2023:

Recip ID	Recipient Name and Address
db	+ Jessica N. Cyphert, 1107 Surrey Lane, Vandergrift, PA 15690-6047

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Amerihome Mortgage Company LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Jessica N. Cyphert shawn@shawnwrightlaw.com

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User: auto

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Form ID: pdf900

Total Noticed: 1

wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 6